

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-22359-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Iona B. Smith
5 Budhollow Lane
Willingboro, NJ 08046

Social Security No.:
xxx-xx-2932

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 14, 2025.

On 5/21/2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: June 25, 2025
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 22, 2025
JAN: gan

Jeanne Naughton
Clerk

In re:
Iona B. Smith
Debtor

Case No. 24-22359-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 22, 2025

User: admin
Form ID: 185

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Iona B. Smith, 5 Budhollow Lane, Willingboro, NJ 08046-1631 |
| 520486762 | + City Select Auto Sales, Edgewater Park, 4375 A Route 130 S., Burlington, NJ 08016-2249 |
| 520486770 | + Timothy Z. Smith, 5 Budhollow Lane, Willingboro, NJ 08046-1631 |
| 520486765 | + Willingboro MUA, 433 John F. Kennedy Way, Willingboro, NJ 08046-2123 |
| 520486763 | + Willingboro Tax Assessor, 1 Rev Dr Martin Luther King Jr Drive, Willingboro, NJ 08046-2853 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | May 22 2025 21:12:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | May 22 2025 21:12:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520486767 | ^ MEBN | May 22 2025 21:08:06 | Apex Asset Management, P.O. Box 5407, Lancaster, PA 17606-5407 |
| 520486769 | + Email/Text: Atlanticus@ebn.phinsolutions.com | May 22 2025 21:10:00 | Fortiva Retail Credit, P.O. Box 650721, Dallas, TX 75265-0721 |
| 520486761 | ^ MEBN | May 22 2025 21:07:28 | KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 520558733 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 22 2025 21:22:23 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 520486766 | ^ MEBN | May 22 2025 21:06:18 | PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444 |
| 520563392 | Email/Text: bnc-quantum@quantum3group.com | May 22 2025 21:11:00 | Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788 |
| 520486760 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 22 2025 21:12:00 | Select Portfolio Servicing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284 |
| 520486764 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 22 2025 21:12:00 | Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 520560666 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 22 2025 21:12:00 | Towd Point Mortgage Trust 2017-FRE2, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250 |
| 520486768 | ^ MEBN | May 22 2025 21:05:42 | Virtua Health, P.O. Box 71430, Philadelphia, PA 19176-1426 |

TOTAL: 12

District/off: 0312-3

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2025 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

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|--------------|-----------------------|
| Albert Russo | docs@russotrustee.com |
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| Denise E. Carlon | on behalf of Creditor TOWD POINT MORTGAGE TRUST 2017-FRE2 U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
|------------------|---|

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| Stacey L. Mullen | on behalf of Debtor Iona B. Smith slmullen@comcast.net |
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| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
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TOTAL: 4